

Amendments to the Claims

This listing of claims will replace all prior version, and listings, of claims in the application.

1. (Currently Amended) A ~~computer-assisted method for generating a customized proposal in providing for assisting in providing configuration and sales information for the development of insurance plans for a customer, the method comprising steps of: collecting customer data within a sales computer system;~~
storing the customer data within a database ~~in on a sales computer system, the~~
~~database having stored therein insurance plan products;~~
presenting a description of the insurance plan options available ~~to the customer on~~
~~a display device of the computer system based upon the stored customer~~
~~data and user selected plan options obtained from an input device of the~~
~~computer system, the description of insurance plan options including an~~
~~indication that a plan may be offered but is not currently available to the~~
~~customer based upon the plan requirements data and either other selected~~
~~plan options or the customer data; selecting a preferred set of insurance~~
~~plans from the available insurance plan options and determining an~~
~~estimated cost for the preferred set of insurance plans; and~~
generating a customized proposal ~~in the computer system based upon a selection~~
~~made from the presented insurance plan options that includes a description~~
~~of an~~ for the preferred set of insurance ~~plan plans, including at least a~~
~~portion of the customer data, the description of the preferred insurance~~
~~plans, and the estimated costs for the preferred set of insurance plan plans.~~
2. (Currently Amended) The method ~~of according to claim 1, wherein the method~~
further ~~comprising a step of~~ comprises printing the customized proposal.
3. (Currently Amended) The method ~~of according to claim 1~~ ~~[[2,]]~~ wherein the
~~generating step method further~~ comprises providing insurance company data,
insurance application forms, benefit charts data, and provider information data as
part of the customized proposal.

4. (Currently Amended) The method ~~of according to claim 1~~ further comprising a step of providing the customized ~~3, wherein the proposal data in is provided is~~ electronic form to the customer.
5. (Currently Amended) The method ~~of according to claim 1~~ ~~[[3,]]~~ wherein the generating step comprises deriving the estimated costs from information stored in the database ~~proposal data is provided is~~ paper form.
6. (Currently Amended) The method ~~of according to claim 1~~ ~~[[,]]~~ wherein the presenting ~~step a description of the insurance plan options~~ comprises determining if an offered plan is available to the customer based upon the user ~~other plans selected plan options or as part of the preferred set of insurance plans as well as~~ the customer data.
7. (Currently Amended) The method ~~of according to claim 1~~ ~~[[6,]]~~ wherein ~~the presenting a description of the insurance plan options further comprises: presenting an indication that a plan may be offered but is not currently available to the customer~~ comprises based upon other plans selected as part of the preferred set of insurance plans as well as the customer data; and presenting an indication what conditions which are not met for the customer to qualify for the offered but currently not available insurance plan.
8. (Currently Amended) The method ~~of according to claim 1~~ ~~[[7,]]~~ wherein ~~the presenting step selecting a preferred set of insurance plans from the available insurance plan options~~ comprises:
selecting, with the input device, one or more sets of possible insurance plans from the available insurance plan options presented to the customer on the display device;
determining an estimated cost for each of the selected possible sets of insurance plans; and

generating a customized comparison for the possible set of insurance plans in the sales computer system that includes, including the customer data, the description of the selected preferred insurance plans, and the estimated costs for the selected preferred set of insurance plans.

9. (Currently Amended) The method of according to claim 1 ~~[[8,]]~~ wherein the available insurance plan options comprise a plurality of health insurance plans, ~~a plurality of dental insurance plans, a plurality of life insurance plans, and a plurality of disability insurance plans.~~
10. (Currently Amended) The method of according to claim 1 further comprising a step of transmitting the customer data and user selected plan options 9, wherein ~~application data corresponding to the preferred set of insurance plans are~~ transmitted from the sales computer system to a remote server system for processing of a the request for insurance.
11. (Currently Amended) A computer program product ~~[-]~~readable by the computer system medium having computer-executable instructions that when executed cause a processor of the computer system to perform ~~for~~ the method recited in claim 1.
12. (Canceled)
13. (Currently Amended) A computer data signal embodied in a carrier wave readable by a computing system, the computer data signal having encoded therein and encoding a computer program of instructions for executing a computer process that performs ~~performing~~ the method recited in claim 1.
14. (Canceled)
15. (Canceled)
16. (Canceled)

17. (Canceled)
18. (Canceled)
19. (Canceled)
20. (New) The method of claim 1 wherein the generating step comprises providing an insurance plan as part of the customized proposal.
21. (New) The method of claim 1 wherein the generating step comprises providing insurance application forms as part of the customized proposal.
22. (New) The method of claim 1 wherein the generating step comprises providing benefit charts data as part of the customized proposal.
23. (New) The method of claim 1 wherein the generating step comprises providing provider information data as part of the customized proposal.
24. (New) The method of claim 1 wherein the available insurance plan options comprise a plurality of dental insurance plans.
25. (New) The method of claim 1 wherein the available insurance plan options comprise a plurality of life insurance plans.
26. (New) The method of claim 1 wherein the available insurance plan options comprise a plurality of disability insurance plans.
27. (New) The method of claim 1 wherein the insurance plan comprises a set of insurance plans.

28. (New) The method of claim 1 wherein the storing step comprising storing the customer data and insurance plan products in a relational database that is hosted in a networked environment with portions stored in a remote memory storage device.
29. (New) The method of claim 1 wherein the storing step comprising storing the customer data and insurance plan products in a relational database comprising a plurality of modules.
30. (New) A computer system for generating a customized proposal in the development of insurance plans for a customer, the system comprising:
an input device configured to prompt a user of the computer system to input customer data;
a system memory having stored within a database input customer data and insurance plan products information including plan requirements data and plan options;
a display device; and
a processor unit, operatively coupled to the input device, system memory, and display device, that is configured to: (i) present a description of insurance plan options available to the customer on the display device based upon the customer data and user selected plan options obtained from the input device, the description of insurance plan options including an indication that a plan may be offered but is not currently available to the customer based upon the plan requirements data and either other selected plan options or the customer data, and (ii) generate a customized proposal based upon a selection made from the presented insurance plan options that includes a description of an insurance plan, at least a portion of the customer data, and estimated costs for the insurance plan.
31. (New) The computer system of claim 30 further comprising a printer, operatively coupled to the processor unit, configured to print the customized proposal.

32. (New) The computer system of claim 30 wherein the processor unit is configured to provide insurance company data as part of the customized proposal.
33. (New) The computer system of claim 30 wherein the processor unit is configured to provide an insurance plan as part of the customized proposal.
34. (New) The computer system of claim 30 wherein the processor unit is configured to provide insurance application forms as part of the customized proposal.
35. (New) The computer system of claim 30 wherein the processor unit is configured to provide benefit charts data as part of the customized proposal.
36. (New) The computer system of claim 30 wherein the processor unit is configured to provide provider information data as part of the customized proposal.
37. (New) The computer system of claim 30 wherein the processor unit is configured to provide the customized proposal in electronic form to the customer.
38. (New) The computer system of claim 30 wherein the processor unit is configured to derive the estimated costs from information stored in the database.
39. (New) The computer system of claim 30 wherein the processor unit is configured to determining if an offered plan is available to the customer based upon the user selected plan options or the customer data.
40. (New) The computer system of claim 30 wherein the indication that a plan may be offered but is not currently available to the customer comprises conditions which are not met for the customer to qualify for the offered but currently not available insurance plan.

41. (New) The computer system of claim 30 wherein the processor unit is configured to: (i) select, based on user input from the input device, one or more sets of possible insurance plans from the insurance plan options presented to the customer on the display device, (ii) determine an estimated cost for each of the selected sets of insurance plans, and (iii) generate a customized comparison for the possible set of insurance plans in the sales computer system that includes the customer data, the description of the selected insurance plans, and the estimated costs for the selected set of insurance plans.
42. (New) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of health insurance plans.
43. (New) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of dental insurance plans.
44. (New) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of life insurance plans.
45. (New) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of disability insurance plans.
46. (New) The computer system of claim 30 further comprising a logical connection to a remote computer operatively coupled to the processor unit, the processor unit being configured to transmit the customer data and user selected plan options from the computer system to the remote computer for processing of a request for insurance.
47. (New) The computer system of claim 30 wherein the insurance plan comprises a set of insurance plans.

48. (New) The computer system of claim 30 wherein the database comprises a relational database that is hosted in a networked environment with portions stored in a remote memory storage device.
49. (New) The computer system of claim 30 wherein the database comprises a relational database comprising a plurality of modules.